

Examiner for carefully considering this application. Reconsideration of the rejected claims is respectfully requested in view of the following remarks.

Substance of Interview

Applicant appreciates the courtesies extended to Applicant's representative during the Personal Interview with Examiner Mary Cheung on August 18, 2009, regarding the non-final Office Action dated July 21, 2009.

The Examiner clarified that independent claim 19 and dependent claim 25 were directed to a computer readable medium, which satisfies 35 U.S.C. § 101.

The Examiner maintained that claim 9 is different from claim 1, because claim 1 provides a clear and definite relationship between the first condition and the second condition (wherein "a remaining part of said plurality of said risk factors satisfy a predetermined second condition"), and this relationship is not present in claim 9. For example, regarding claim 9, the Examiner asserted that the second condition might be exactly the same as the first condition. The Examiner declined to make any additional suggestions for amendments to claim 9.

Disposition of the Claims

Claims 1-8, 17, 19, 21, 23, and 25 are currently pending. Claims 9-16, 18, 20, 22, 24, and 26 are cancelled without prejudice to Applicant's right to pursue these claims in a continuing application. Claims 1, 5, 8, 17, and 19 are currently amended. Claims 1, 17, and 19 are the only

pending independent claims.

Amendments to the Claims

Claims 1 and 17 have been amended to clarify the claimed invention. Support for these amendments can be found, for example, in paragraphs [0073] to [0077] of the specification as originally filed. Claims 5, 8 and 19 have been amended for editorial purposes. No new matter has been added.

Rejections under 35 U.S.C. § 112 second paragraph

Claims 9-16, 18, 20, 22, 24, and 26 stand rejected under 35 U.S.C. § 112, second paragraph, as being indefinite. By way of this reply, claims 9-16, 18, 20, 22, 24, and 26 have been cancelled, rendering the rejection of these claims moot. Accordingly, withdrawal of the 35 U.S.C. § 112 rejections of claims 9-16, 18, 20, 22, 24, and 26 is respectfully requested.

Rejections under 35 U.S.C. § 101

Claims 1-18 and 21-24 stand rejected under 35 U.S.C. § 101 as being directed to non-statutory subject matter. By way of this reply, claims 9-16, 18, 22, and 24 have been canceled, rendering the rejections those claims moot. Applicant respectfully submits that the remaining rejections are overcome as follows.

Independent claims 1 and 17 have been amended to include a particular physical apparatus which is a central processing unit (CPU). Dependent claims 2-8, 21, and 23 depend from independent claims 1 and 17. Accordingly, withdrawal of the 35 U.S.C. § 101 rejections of claims 1-18 and 21-24 is respectfully requested.

Conclusion

Applicant believes this Amendment is fully responsive to all outstanding issues, and places this application in condition for allowance. The Examiner is invited to contact the undersigned at the telephone number listed below, to discuss any issues or changes which may place the application in condition for allowance.

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